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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: May 15, 2007 <i>(use as many sheets as necessary)</i>				Complete if Known	
Sheet	1	of	1	Application Number Filing Date First Named Inventor Art Unit Examiner Name Attorney Docket Number	10/825,440 04/14/2004 Bruce BENT et al. 3693 Unassigned 049212-0102

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	F1	5,878,405	03-02-1999	GRANT et al.	
	F2	6,052,673	04-18-2000	LEON et al.	
	F3	6,374,231	04-16-2000	BENT et al.	
	F4	6,189,785	02-20-2001	LOWERY	
	F5	2002/0081637	07-11-2002	BENT et al.	
	F6	2005/0108149	05-19-2005	BENT et al.	
	F7	2005/0228733	10-12-2005	BENT et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ^d
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	7 ^d
F8		ANDERSON et al. "Retail Sweep Programs and Bank Reserves," Federal Reserve Bank of St. Louis Review, Bell & Howell Information and Learning Company, Vol. 83, Issue 1, 24 Sheets, January 1, 2001.	
F9		Announcing Changes in Automatic "Sweep" Investment Options, LPL Financial Services, Linsco/Private Ledger, Member NASD/SIPC, 26 Sheets	
F10		Insured Cash Account Program Disclosure Booklet, LPL Financial Services, Linsco/Private Ledger, Member NASD/SIPC, 14 Sheets	
F11		California Independent Bankers, ICBA Independent Community Bankers of America, Banker Bulletin, 2006, CIB 16 th Annual Convention, Vol. 4, Issue 6, http://www.cib.org/banker_bulletin.htm , 2 Sheets.	
F12		AB 2011 Assembly Bill – CHAPTERED, http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_bill_20060925_chaptered.html , 2006, pp. 1-3.	
F13		AB 2011 Assembly Bill – ENROLLED, http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_bill_20060816_enrolled.html , 2006, pp. 1-3.	
F14		AB 2011 Assembly Bill – HISTORY, Complete Bill History, http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_bill_20060925_history.html , 2006, p. 1.	
F15		AB 2011 Assembly Bill – BILL ANALYSIS, Senate Amendments, http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_cfa_20060811_161755_asm_floor.html , 2006, pp. 1-3.	
F16		AB 2011 Assembly Bill – BILL ANALYSIS, Senate Rules Committee, Third Reading, http://www.leginfo.ca.gov/pub/bill/asm/ab_2001-2050/ab_2011_cfa_20060705_161454_sen_floor.html , 2006, pp. 1-7.	
F17		THE RESERVE FUND PRESS RELEASE "The Reserve Funds and Frontier Bank Partner to Offer Revolutionary Banking Product," 5 Sheets, August 1, 2000.	

Examiner Signature	/Jagdish N. Patel/	Date Considered	02/15/2008
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EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 801.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, enter the Japanese Patent Office (JPO) as the issuing office. 5 Enter the International Publication Number (IPN) of the published PCT application, if available, as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language translation is attached. This collection of information is required by 37 CFR 1.67 and 1.58. The information is required to obtain or retain a benefit by the public which is to file (and, by filing, to maintain) the application in the United States. The information is essential to the examination process and is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual user of the form. To complete this form you require to complete this form and other suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, 1459 L Street, NW, Washington, DC 20590-6001. Do NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1459, Arlington, VA 22203-1459.

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